

Information to identify the case:

Debtor 1	Henry J. Amanto Jr.	Social Security number or ITIN xxx-xx-1663
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Sara J. Amanto	Social Security number or ITIN xxx-xx-0640
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-20779-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry J. Amanto Jr.

Sara J. Amanto

10/8/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New Jersey

In re:
 Henry J. Amanto, Jr.
 Sara J. Amanto
 Debtors

Case No. 14-20779-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 30

Date Rcvd: Oct 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2019.

db/jdb	+Henry J. Amanto, Jr., Sara J. Amanto, 71 Woodbury Drive, Mullica Hill, NJ 08062-4441
cr	+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+GREEN TREE SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
514813468	+Booth Radiology, c/o AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207
518419620	+CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518419619	CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619
514813474	+Gloucester County Probation Dept, 60 W Broad Street, Bridgeton, NJ 08302-2515
514813477	+Kennedy Health System, c/o Financial Recove3ries, 200 East Park Drive Ste 100, PO Box 1388, Mount Laurel, NJ 08054-7388
514881630	+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
514813478	+PNC Mortgage, 539 S. Fourth Street, Louisville, KY 40202-2535
515081851	+SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
515081852	+SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129, SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
515000657	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
514813479	+Sovereign Bank, 865 Brook Street, Rocky Hill, CT 06067-3444
514813480	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
515019455	+THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 09 2019 00:20:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 09 2019 00:20:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514813467	EDI: BANKAMER.COM Oct 09 2019 03:48:00 Bank of America, PO Box 26078, Greensboro, NC 27420
514813469	EDI: CAPITALONE.COM Oct 09 2019 03:48:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
514813470	EDI: CAPITALONE.COM Oct 09 2019 03:48:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
514813471	+EDI: CAPITALONE.COM Oct 09 2019 03:48:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
514813472	EDI: CAPITALONE.COM Oct 09 2019 03:48:00 Capital One Card Services, PO Box 71107, Charlotte, NC 28272-1107
514813473	EDI: RMSC.COM Oct 09 2019 03:48:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
515066051	E-mail/Text: bankruptcy.bnc@ditech.com Oct 09 2019 00:19:52 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
514813475	E-mail/Text: bankruptcy.bnc@ditech.com Oct 09 2019 00:19:52 Green Tree Servicing LLC, PO Box 6172, Rapid City, SD 57709-6172
514813476	EDI: IRS.COM Oct 09 2019 03:48:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
515047443	EDI: RESURGENT.COM Oct 09 2019 03:48:00 LVNV Funding, LLC its successors and assigns as, assignee of Gulf State Credit, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515047443	E-mail/PDF: resurgentbknotifications@resurgent.com Oct 09 2019 00:26:49 LVNV Funding, LLC its successors and assigns as, assignee of Gulf State Credit, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515050208	EDI: PRA.COM Oct 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515041071	EDI: RMSC.COM Oct 09 2019 03:48:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0312-1

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2019 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor CSMC 2018-RPL12 Trust c/o Rushmore Loan Management Services debersole@hoflawgroup.com, pfranz@hoflawgroup.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKEDCERTIFICATES, SERIES 2006-14 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eric Clayman on behalf of Plaintiff Henry J Amanto, Jr jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Eric Clayman on behalf of Plaintiff Sara J. Amanto jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Sara J. Amanto jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Eric Clayman on behalf of Debtor Henry J. Amanto, Jr. jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Joint Debtor Sara J. Amanto jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Debtor Henry J. Amanto, Jr. jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Jennifer R. Gorchow on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKEDCERTIFICATES, SERIES 2006-14 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Melissa N. Licker on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKEDCERTIFICATES, SERIES 2006-14 NJ_ECF_Notices@mccalla.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

TOTAL: 14